

下册

研究生实用英语教程

A Program of Authentic English for Postgraduates

总主编：井升华

本册主编：袁晓宁

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外语教学与研究出版社

FOREIGN LANGUAGE TEACHING AND RESEARCH PRESS

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(下册)

总 主 编：井 升 华

本 册 主 编：袁 晓 宁

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前 言

近年来外语教学界改革的步伐在加快,传统的外语教学模式和教材越来越受到来自各方面的挑战,研究生非英语专业外语教材应该是一种什么模式,是一个有争议的问题。我们认为非英语专业研究生英语的教与学,无疑是一个高起点、高要求的活动。随着社会对科技人才在外语能力上要求的提高,进入研究生阶段的英语学习者须在一个新的起点上学好英语知识,提高英语实际运用能力。面对新世纪世界文化多元化、全球经济一体化进程的加快,研究生们更应注重凭借英语这一极为有用的工具去开拓知识视野,培养全球意识(global awareness),参与国际交流,提高竞争乃至“对抗”能力。在这样的指导思想下,本书的编者力求作一些探索,探索实用型的教学内容和教材在外语教学中的路子及应用。

《研究生实用英语教程》是一本精泛兼顾的英语教材。本教程力求在外语教学内容和教材上作一些探索以适应英语学习者、社会及用人单位对人才外语素质的需求,适应社会的需求。

本教程选材考虑时代性、科学性及趣味性,注意语言规范、地道、信息量大。每册有十个单元,每个单元涉及一个或两个 Topic Reading,每个 Topic 含数个 Extracts,还配有与课文内容有关的阅读材料及练习。单元的阅读量大,学生可更多地接触语言材料,提高语言能力,增强文化知识。练习以主观题型为主,题量适度,有的放矢。词汇和问答题紧扣课文内容,学生可通过做题加深对课文的理解,在课文的细读中学会用词。翻译和写作题也与单元话题有关,学生通过做题训练提高对规定话题的书面表达能力。

所有练习皆属主观题型,其中包括写作练习和翻译,旨在培养学生实际应用语言的能力。

《研究生实用英语教程》是为研究生、大学本科高年级学生编写的教材,分上下两册。由南京理工大学外语系井升华教授担任总主编,负责全书策划、确定选材内容和体例及书稿的最后审定。上册由南京航空航天大学外语系何江胜教授主编,下册由河海大学外语系袁晓宁教授主编。

下册偏重于当今科技信息知识,既可以与第一册一道使用,也可以单独使用。这套书题材新颖,内容丰富,有超前意识,将信息的获取与语言知识的学习集于一身,是一部很有特色的英语教材。

下册分工情况如下:袁晓宁教授负责第一、第三、第四、第八单元及第十单元的部分内容;朱正东、邹亚副教授负责其余各单元。

编写教材是一项综合性工程,尽管编者尽心尽力,一丝不苟,但疏漏之处在所难免,欢迎同行和读者批评指正。

编者

2002年7月

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Unit One Social Security

Topic Reading: Extracts about Social Security

Extract 1 Social Security

Social security, in the general sense of the term, means safety and freedom from fear and want applied to a society as a group of interrelated and interdependent people. Although the term can be employed in conjunction with diverse frames of reference — psychological or sociological, for example — in the United States it is used primarily in the economic sense. Social security there has particular reference to the policies and programs embodied in the Social Security Act of 1935 and subsequent amendments.

A somewhat broader concept of social security includes all legislation — national, state, and local — that has as its fundamental purpose financial protection for people who otherwise would be impoverished. When proof of financial need is required for the receipt of benefits, the programs are known by such terms as public assistance, relief, or welfare. The term social insurance, commonly used in Britain and European and Commonwealth countries, is applied to programs that do not involve a needs test. Applicants' eligibility for benefits is determined solely on the basis of whether they meet the specific requirements in the law. Social insurance programs usually are financed by contributions from employers — and sometimes employees and government — set aside in special funds, rather than from ordinary government revenues. Basically, the U. S. social security system is a form of social insurance.

In the absence of legislation many people fail to provide for the financial consequences of old age, illness, injury, or unemployment. Through social security legislation, government provides the base or floor for financial subsistence, ensuring a bare minimum standard of living. There is virtually no quarrel over the necessity for social security legislation. Controversies arise chiefly over how extensive such coverage should be and whether the nature and amount of benefits should depart from the "floor philosophy".

History and Development The quest for economic security has been with man from his beginning, but until the Industrial Revolution, it lacked sufficient impetus to culminate in extensive group action. As more and more people became dependent on exchange of their labor for wages, the adverse consequences of unemployment became ever more painfully apparent to greater and greater segments of the population. Inability to work was often entirely beyond control of the individual. Injury and sickness might strike despite every precaution. Moreover, despite a person's best efforts, he was often helpless in the face of wide

swings in business activity. And the infirmities of old age eventually excluded many from the labor market. For most people unemployment meant destitution, and workers in industrial nations sought solutions to the problem.

Benefit Societies One of the early means of group action employed by workingmen to alleviate the financial consequences of unemployment was the formation of mutual benefit societies. Through these organizations resources were pooled, and benefits were paid to members who were unable to work because of sickness, old age, or lack of a job opportunity. Payments were also made to the families of deceased members.

Social Consciousness It was not until much later that responsibility for care of the destitute was recognized more properly as a function of the government. This change was predicated on the belief that society as a whole has an obligation for at least the minimum welfare of its members and consequently should provide a modicum of protection against risks the individual is relatively powerless to combat. Thus the idea that everyone is master of his own fate and should be left free to enjoy or suffer the full consequences was modified.

This fundamental philosophy has become virtually universal, though the mode of expression has varied in practice. For purposes of classification, three techniques may be distinguished, although within countries they often shade into one another and sometimes all three systems are employed. One method is to have the state make relief payments to the needy. Another is to have the government subsidize and regulate the organizations originally established by workers or by workers and their employers to aid members. The third approach is to establish a government insurance system on a compulsory basis. Over the years there has been a trend away from relief payments based on need toward systems utilizing compulsory insurance.

Early Programs Germany was the early leader in social security legislation, establishing the first sickness insurance law in 1883. A national workmen's compensation act was adopted a year later and was followed by compulsory old-age and invalidity insurance in 1889. During this period some other European countries passed social security legislation, but most of it provided government subsidies to existing mutual benefit societies. Germany was unique in utilizing compulsory insurance in its extensive program.

Britain began its social security program in 1897 with the passage of workmen's compensation legislation and added a compulsory health insurance bill in 1911. Previously, voluntary health insurance together with a system of relief payments had been employed. Russia also passed a sickness insurance law in 1911, forerunner of the extensive social security legislation enacted in that country after World War I. Britain relied on an assistance program for the aged until compulsory old-age and survivors insurance was adopted in 1925.

France enacted social security legislation later than most other industrial nations and passed it all at once. In 1928 compulsory sickness, maternity, disability, old-age, and survivorship insurance went into effect. Between World Wars I and II most European nations adopted old-age insurance, and many also provided disability and survivorship benefits. In addition, unemployment insurance legislation was widely enacted, much of it compulsory.

In other parts of the world, Uruguay passed an old-age, disability, and survivors

insurance statute in 1919; Japan a sickness insurance law in 1922; and Chile a sickness, disability, and old-age statute in 1924. New Zealand combined insurance and relief in an extensive act passed in 1938 covering sickness, maternity, disability, accident, old age, survivors, and unemployment, and also providing for family allowances. Since the 1930's additional social security legislation has been enacted in a host of nations.

U. S. Developments In the United States, social security legislation came relatively late because the economy long was essentially agricultural. Virtually an unlimited supply of land in the West provided the population with the opportunity to make a living. As the nation gradually changed from a rural to an urban economy, greater numbers of people found themselves more dependent on wages from employment and less protected by nature's bounty of land. Consequently, the need for protection against loss of wages increased, and some states adopted assistance programs.

The first form of social insurance, workmen's compensation, was enacted in 1908 to cover federal employees. Several states adopted workmen's compensation acts in 1911, and other states followed later, with their own legislation. Aside from workmen's compensation — except for a few state statutes — no significant form of social security legislation was enacted until Congress passed the Social Security Act in 1935. Since then, legislation has centered on expanding the coverage of and increasing the size of benefits under the act.

Notes

1. The Social Security Act 社会保障法
2. Commonwealth countries (Commonwealth of Nations) 英联邦国家
3. needs test 经济情况调查(如对申请救济金的失业人员和老人的调查)
4. applicants' eligibility for benefits 申请人享受补偿的资格
5. Social insurance programs usually are financed by contributions from employers... 社会保险项目资金的筹集通常是来自雇主缴纳的保险金……
6. in the absence of legislation 在没有立法的情况下
7. a bare minimum standard of living 维持生活的最低标准
8. mutual benefit societies 互助会
9. a national workmen's compensation act 全国劳工补偿法
10. survivors (insurance) 养家糊口的人去世后其家庭中其他成员(的保险)
11. Uruguay 乌拉圭

Exercises

I . Notice the words commonly used and often confused.

Fill in the gaps in the following sentences with suitable words taken from the list at the head of each group, making changes if necessary.

1. desirous; desirable (= desired)
 - a. Ladybugs are _____ in the garden because they eat aphids and other harmful insects.

- b. She has always been _____ of fame.
 c. The president is strongly _____ that you should attend the meeting.
 d. Some reasonable adjustments seem _____.
2. sensible; sensitive
- a. He is _____ to cold.
 b. He is _____ enough to mind his own business.
 c. We need to be more _____ to the needs of the young students.
 d. After careful investigation, she made a _____ choice.
3. convince; persuade
- a. My own observations _____ me that the rural economy in that country was on the verge of bankruptcy.
 b. We are _____ that the earth is round.
 c. He _____ me to go into the shop.
 d. I tried to _____ him to give up smoking but without success.
4. attribute; contribute
- a. He _____ his success to his luck.
 b. They _____ their poor performance to the bad weather.
 c. He _____ a large sum to the hospital.
 d. She has _____ greatly to the success of the enterprise.

Extract 2 Child Benefit

Child Benefit is a tax-free cash benefit which is generally payable for all children, whatever your income. It is not means-tested. It is normally paid every four weeks in arrears. To find out the current rates of Child Benefit, get leaflet NI196 social security benefit rates from a social security office.

Can I Get Child Benefit?

You can if you are responsible for a child who is:

Under 16 or aged 16, 17 or 18, but still studying full-time up to and including A-level equivalent standard or aged 16 or 17, has recently left school and is registered for work or training at a careers office.

There is more about benefit for children of 16 or over in leaflet CH7 Child Benefit for children aged 16 and over which you can get from a social security office. Adopting parents can usually get Child Benefit as soon as the child starts to live with them. You should claim benefit for a child who has lived with you as a foster child when the child is placed with you for adoption.

You cannot get the benefit for a child who is:

On an advanced course of education higher than A-level/or now studying at home, but

was at school or college until the age of 16/or aged 16 or over, has left school, and has started work of 24 hours or more a week for which payment is received or expected, or on a training course sponsored by an employer or the Training Enterprise and Education Directorate (formerly called the Training Agency)/or getting Severe Disablement Allowance/or getting Income Support or income-based Jobseeker's Allowance.

You cannot get the benefit if:

You (or your husband or wife, unless you are separated) have any earnings which are exempt from UK income tax because, for instance, you work for an overseas government or an international organization in this country, or belong to foreign or Commonwealth armed forces. (If you have come from New Zealand, special arrangements may apply. Ask at a social security office.)

If your tax-exempt earnings are low and you feel that Child Benefit would be of more value to you, you may be able to forgo the tax-exempt income. You should discuss this with your employer. If you are not paying UK income tax and you are not sure whether this is because you are exempt, or simply because your earnings after tax allowances are below the taxable level, ask at your tax office.

You may not be able to get Child Benefit if:

Your right to enter or remain in the UK is subject to some limit or condition / or your child is being looked after by a local authority / or you are a foster parent to a child who is boarded out by a local authority or voluntary organization (more about this in leaflet CH4A Social security and children being looked after by a local authority from a social security office) / or you (or your husband or wife) or your child have not lived in Great Britain for more than 26 weeks in the past 52 weeks. But you may qualify under special rules which apply to people who are employed or self-employed, or who have come from Northern Ireland or certain other countries, including EC countries.

But you may get Child Benefit if you are a person who:

Has been granted refugee status / or has been given exceptional leave to remain in the UK / or is a national, or a member of the family of a national of an EEA country / or is a national of a country that has a special arrangement with Great Britain / or is lawfully working in Great Britain and who is a national of Algeria, Morocco, Slovenia or Tunisia, or a member of the family of such a person and living with them / or has leave to enter or remain in the UK which is not subject to any limitation, for example, if you have been given indefinite leave to enter or remain, or the right of abode in the UK.

For more information get leaflet CH5 Child Benefit for people entering Great Britain from a social security office.

Who Should Claim?

The claim must be made by a parent or other person responsible for the child. The person who claims must be living with the child or be contributing to the child's support at a rate which is at least as much as the weekly rate of Child Benefit paid for the child. Here are some examples to help you when you claim:

If you are a married woman living with your husband, make the claim yourself. If your

husband wishes to claim instead, he should get a signed statement from you that you agree to him making the claim.

If you are unmarried parents of the child and are living together, the mother should make the claim.

If the child lives with a parent and a non-parent, the parent should claim. But if a man has remarried and the two people are the child's father and stepmother, either person may claim. If the father was claiming the Child Benefit before remarriage, he may carry on getting the benefit, or may agree to his new wife making the claim.

If the people who live with the child are not the parents but share responsibility, they can decide between themselves who should claim or they can ask their social security office for guidance.

If the child lives with one person but is supported by another, either person may claim. If both parties claim, the person with whom the child actually lives will have priority.

If the child is married or starts to live with someone as husband or wife, the benefit cannot be paid to the child's spouse or partner. Benefit can sometimes be paid to someone else who is regarded as being responsible for the child, such as a parent with whom the child lives. You can get advice about this from a social security office.

If you cannot claim yourself, for example because you cannot look after your own affairs owing to illness, someone else may claim for you. Your social security office can advise you about this.

How Do I Claim?

Just after your baby is born you may get a free Bounty Pack — inside there will be a Child Benefit claim pack. If you do not get a claim pack, you can get one by asking at a social security office. Fill in the correct claim form and the address label. Return them in the reply-paid envelope which is also in the pack. You will be asked to send the certificate with the form and address label.

If you do not, it may delay your claim. But if the child has previously been included in a claim for Child Benefit, a birth certificate is not needed. If a legal adoption is not yet completed, an adoption certificate is not needed until later.

Send off your claim form, the address label and, if required, the certificate(s) (not photocopies) in the reply-paid envelope. Do not delay your claim: it can be backdated only for three months from the date that social security receives your claim.

If you are claiming for a child living with you, but for whom Child Benefit is already being paid to someone else, the benefit will be transferred to you under certain conditions. Payment to you will not usually start for at least four weeks after your claim is made, but the person already getting the benefit can surrender it before the transfer is due. If they are already getting an increase of another social security benefit for the child, the transfer for the Child Benefit may result in that increase being stopped. (Abridged)

(by Benefits Agency Customer Communications Liaison Branch, UK)

Notes

1. Child Benefit 儿童补贴
2. a tax-free cash benefit 免税现金补贴
3. leaflet NI196 social security benefit rates 国家保险第 196 号社会保障执行办法令 (NI = National Insurance)
4. leaflet CH7 Child Benefit 儿童保险第 7 号儿童补助金令
5. income-based Jobseeker's Allowance 求职者津贴
6. tax-exempt earnings 免税收入
7. a foster parent 养父或养母
8. refugee status 难民身份
9. EEA countries: European Economic Area countries. They are Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Liechtenstein, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden, and the United Kingdom. 欧洲经济区国家
10. careers office (帮助选择) 职业办公室
11. the right of abode 暂住权
12. reply-paid envelope 已付邮资的回信信封
13. adoption certificate 收养证
14. Benefits Agency Customer Communications Liaison Branch, UK 英国福利局客户交往联络分部

Extract 3 The Social Security Act

The Social Security Act of 1935 represented such a comprehensive and different approach to the problem of economic security that it is important to note some of the prime factors that led to its passage. The overriding force was the change from an economy in which most people made their living off the land to one in which most people worked for wages. Instead of independently providing their own food, shelter, and clothing, people became interdependent in purchasing necessities from others.

Several problems were accentuated by this basic economic transition. There were few counterparts in urban living to the many necessary farm chores so well suited to the capabilities of the aged. Urban real estate was costly, and city families were forced to economize on living space. It is no longer relatively easy to add on rooms to the family home to accommodate parents and grandparents. Food and shelter cost money, while employment opportunities for the aged were limited. Thus the aged were pressed for money income in order to buy economic security.

Rapid changes in industrial techniques and product innovation made many long-established working skills obsolete. Older workers found it difficult to adjust and to learn new skills. Once he was out of a job, the older worker found that new employment was exceedingly difficult or frequently impossible to obtain.

The age distribution of the population was changing too. Both the absolute number and

the percentage of persons over age 65 were increasing rapidly. As the over-65 group gained significance in the electorate, Congress became increasingly sympathetic to its problems. The Great Depression of 1929—1933 represented the final impetus to action. The result was passage of the Social Security Act.

With subsequent amendments, the act encompasses a variety of programs: old-age, survivors, disability, and health insurance (OASDHI); unemployment compensation; public assistance; and health and welfare services.

Old-Age, Survivors, Disability, and health Insurance The original Social Security Act that was passed in 1935 provided for payments only to retired employees of age 65 or over covered under the system. Because private pension plans for employees in industry were the exception rather than the rule, the act brought millions of employees under the retirement plan for the first time. In 1939, survivorship benefits for dependents of deceased workers were added to the act, and persons over 65 who were still employed were granted continued coverage so that they could build up higher benefits.

Over the years Congress has continued to amend the act, increasing benefits covering more classes of employees, changing the tax rate, and providing for additional benefits. These changes came about for diverse reasons. Originally it had been anticipated that the old-age assistance program would become less and less important as the insurance parts of the program grew. Instead, assistance payments nearly doubled between 1939 and 1950, while payments under the insurance program were relatively constant. Also, groups originally excluded from coverage under the act voiced strong complaints and the reasons for excluding many of them were found, on closer examination, to be insufficient. In addition, inflation caused a significant increase in the cost of living, which made increased benefit amounts essential if they were to cover necessities.

The age requirement for benefits was reduced in several steps. In 1956, women first became eligible for a variety of benefits at 62 rather than at 65. In 1961, men also became eligible to receive retirement and survivor benefits at 62.

Amendments in 1983 to the Social Security Act provided for a gradual increase in the retirement age, from 65 to 66 by the year 2009 and to 67 by 2027.

OASDHI Benefits A fully insured worker becomes eligible for old-age benefits — a monthly income for life — on retirement at age 65. The worker may choose to take earlier retirement, and thereby start receiving benefits as early as age 62, in which case he or she will be able to collect at 80% of the rate established for a person retiring at 65. Early retirement benefits will be reduced to 75% by the year 2009 and to 70% by 2027. At 72, benefits become payable even if the worker does not retire. The amount of monthly benefit is based on his average annual earnings taxed under social security, and is known as the primary insurance amount. Dependents' benefits are a percentage of this primary sum.

Benefits are payable to the wife or dependent husband of a retired worker at 65 or at a reduced rate as early as age 62. Benefits also are payable to a worker's wife under 62 if she has unmarried children under 18 in her case. The unmarried children of a retired, disabled, or diseased worker also are eligible for benefits until they become 22 if they are full-time

students.

Survivor's benefits are provided to a worker's widow or widower at the age of 62, or as early as 60 at a reduced rate, to children, to survivors not yet 62 who have children of the deceased worker who are not yet 18 or are under age 22 and are full-time students, and to the deceased worker's dependent parents. Widows and widowers may continue to receive benefits after they remarry. A widow who remarries after 60 may choose the larger of two benefits: 50% of the retirement benefit of her former husband, or a wife's benefit based on the earnings of her present husband.

Disability benefits under the Social Security Act are paid to workers and their dependents. The total disability must be expected to last at least 12 months or result in death. No payment is made for the first five months of disability.

Until 1960, disability benefits were paid only to persons over 50, but in that year the age requirement was removed. Benefits are also paid to insured person's disabled child over 18 if disability occurred before 18. Benefits are paid to a mother, regardless of age, who cares for a disabled child, if she is the wife of a retired, disabled, or deceased worker.

A lump-sum death payment is also paid on the death of an insured worker. It varies with the primary insurance amount.

In no event can a person collect more than one benefit at a time. Thus, where eligible as both worker and a spouse of a worker, the claimant chooses the larger benefit.

A series of amendments passed by Congress over the years steadily increased the cash benefits paid and the wage base on which payments are made. Effective in 1975, cash benefits are raised automatically whenever the Consumer Price Index Increases 3%.

AVERAGE MONTHLY BENEFITS UNDER U.S. SOCIAL SECURITY

(For selected years, 1972 to 1982)

Beneficiary	1972	1977	1982
Retired worker	\$ 157	\$ 237	\$ 450
Retired worker and aged spouse	\$ 273	\$ 440	\$ 692
Widowed mother, two children	\$ 383	\$ 547	\$ 925
Disabled worker	\$ 175	\$ 266	\$ 429
Disabled worker and family	\$ 363	\$ 538	\$ 869

Source: The Congressional Digest, April 1983

Social Security expenditures in 1972 totaled \$ 38.5 billion for old-age benefits and \$ 4.7 billion for disability. By 1982, payments were estimated at \$ 141.9 billion for old-age benefits and \$ 18.1 billion for disability. (Abridged)

Notes

1. overriding force 首要的力量
2. in purchasing necessities 在购置生活必需品上
3. ... product innovation made many long-established working skills obsolete. 产品革新使许多历史悠久的劳动技能过时。
4. The Great Depression 大萧条, 这里指 1929 年到 1933 年资本主义国家经济大萧条
5. old-age, survivors, disability, and health insurance (OASDHI) (美) 老年、遗嘱、残疾及健康保险
6. survivorship benefits for dependents of deceased workers 死亡工人受抚养者的遗嘱赔偿金 (dependent = dependant)
7. old-age benefits 老年福利金
8. dependents' benefits 受抚养者的赔偿金
9. the retirement benefit of her former husband 她前夫的退職金
10. disability benefits 残疾救济金
11. lump-sum death payment 一次性的死亡抚恤金
12. Consumer Price Index 消费价格指数

Extract 4 How the Social Fund Can Help You

How the Social Fund Works The Social Fund helps people with expenses which are difficult to meet from their regular income. Help can be given in the form of grants, payments or interest-free loans. Grants and payments don't usually have to be paid back.

Community Care Grants, Budgeting Loans and Crisis Loans aren't paid to everyone who applies. Each application is considered on its merits and the most important and urgent needs are dealt with first. Grants and loans are given to many different kinds of people in many different kinds of situations. You should not be put off applying if your own circumstances are not described in this leaflet.

Maternity Payments and Funeral Payments can be made to everyone who claims, if the law says that a payment should be made. Cold Weather Payments and Winter Fuel Payments are paid automatically to anyone who qualifies, you do not need to make a claim.

Your grant, payment or loan will generally be reduced on a pound-for-pound basis if you have savings of more than 500 pounds (1000 pounds for people aged 60 or over) except Cold Weather Payments on which savings have no effect. If you apply for a Crisis Loan all your savings and income are taken into account.

To apply you should normally contact your social security office or get someone to do it for you. But any letter written on your behalf must be signed by you. You can also fill in the order form at the back of this leaflet and send it to your social security office.

Community Care Grants don't normally have to be paid back. They are mainly intended to help people in particular circumstances to live independently in the community.

To be eligible for a Community Care Grant, you must be receiving Income Support or income-based Jobseeker's Allowance, but are likely to do so when you come out of